

BK1012481
LME

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF OHIO
AT CLEVELAND

IN RE:

Thomas Grandia, Sr.
Robin M Grandia

Debtors

Case No. 10-11685

Chapter 13

Judge Harris

**NOTICE OF MORTGAGE
PAYMENT CHANGE
(REAL PROPERTY ADDRESS:
30107 FERN DRIVE,
WILLOWICK, OH 44095)**

Last 4 digits of Loan No. 4031

A post-petition mortgage payment change will occur as a result of (check one):

☒ Escrow Analysis ☐ Variable Interest Rate Adjustment ☐ Other

Dated: July 23, 2010

As of
Old interest rate:
New interest rate:

Explain "Other":

Current monthly payment amount: \$955.72

\$676.48	\$171.57		\$107.67
Principal & Interest	Taxes	Insurance	Other

Explain each category of expense included in "other":

\$62.41 Hazard Insurance
\$45.26 Mortgage Insurance

New monthly payment amount: \$1,003.76

\$676.48	\$193.76		\$133.52
Principal & Interest	Taxes	Insurance	Other

Explain each category of expense included in "other":

\$69.33 Hazard Insurance

\$45.26 Mortgage Insurance
\$18.93 Shortage Spread

Date new monthly payment amount begins: October 1, 2010

A copy of the annual escrow analysis outlining the basis for the payment change ☒ is ☐ not attached. (If not attached, explain why.)

A post-petition cost and fee disclosure of the fees and costs due under the contract in the past 12 months ☐ is ☒ not attached (if not attached, explain why.)

Post-petition costs and fees not being sought at this time.

Questions should be directed to:

Creditor: U.S. Bank, N.A.
Address: 120 E. Fourth Street, 8th Floor, Cincinnati, Ohio 45202
Contact (name and position): Edward J Boll, Attorney for claimant
Email: nohbk@lsrlaw.com
Tele No. (513) 241-3100 Ext. 3202 Fax No. (513) 354-6464

Dated: November 22, 2010

/s/ Edward J. Boll III
Edward J. Boll III
Bar Registration #0072982
(513) 241-3100 x-3202

LERNER, SAMPSON & ROTHFUSS
Romi T. Fox, Attorney
Bar Registration No. 0037174
Attorneys for Creditor
PO Box 5480
Cincinnati, OH 45201-5480
(513) 241-3100 ext. 3202
(513) 354-6464 fax
nohbk@lsrlaw.com

CERTIFICATE OF SERVICE

The undersigned certifies that a copy of the foregoing Notice of Mortgage Payment Change was electronically transmitted on or about November 22, 2010 via the Court's CM/ECF system to the following who are listed on the Court's Electronic Mail Notice list:

Debra E Booher, Esq., - Attorney for Debtors
One Cascade Plaza
First Floor
Akron, OH 44308
charlotte@bankruptcyinfo.com

Office of the U.S. Trustee
Howard Metzenbaum, U.S. Courthouse
201 Superior Avenue
Cleveland, OH 44114
(Registered address)@usdoj.gov

Craig H. Shopneck, - Trustee
BP Tower
200 Public Square, Suite 3860
Cleveland, OH 44114-2321
chap13shopneck@chap13cleve.com

The undersigned certifies that a copy of the foregoing Notice of Mortgage Payment Change was transmitted on or about November 22, 2010 via regular U.S. mail, postage pre-paid:

Robin M Grandia, - Debtor
30107 Fern Drive
Willowick, OH 44095

Thomas Grandia, Sr., - Debtor
30107 Fern Drive
Willowick, OH 44095

/s/ Edward J. Boll III
Edward J. Boll III
Bar Registration #0072982
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